

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
James R. DeFrancesco et al.

Application No.: 10/649,397

Confirmation No.: 6100

Filed: August 27, 2003

Art Unit: 3696

For: COMPUTER IMPLEMENTED
AUTOMATED CREDIT APPLICATION
ANALYSIS AND DECISION ROUTING
SYSTEM

Examiner: D. S. Felten

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (IDS)

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Supplemental Information Disclosure Statement is filed more than three months after the U.S. filing date, OR more than three months after the date of entry of the national stage of a PCT application, AND after the mailing date of the first Office Action on the merits, whichever occurs first, but before the mailing date of a Final Office Action or Notice of Allowance (37 CFR 1.97(c)).

I hereby certify, pursuant to 37 CFR 1.97(e)(2), that no item of information contained in this Supplemental Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, no item of information contained in this Supplemental Information

Disclosure Statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of this Supplemental Information Disclosure Statement.

Applicant submits herewith copies of and non-patent literature in accordance with 37 CFR 1.98(a)(2).

In accordance with 37 CFR 1.97(g), the filing of this Supplemental Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. In accordance with 37 CFR 1.97(h), the filing of this Supplemental Information Disclosure Statement shall not be construed to be an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

In addition, Applicants hereby apprise the Examiner of the Final Office Action mailed May 28, 2008, in connection with U.S.S.N. 10/702,568, (Attorney Docket No. DLT-002DIV), filed 11/06/2003, by James DeFrancesco et al.

It is submitted that this Supplemental Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith to our Deposit Account No. 07-1700, under Order No. DLT-001DIV1.

Dated: June 12, 2008

Respectfully submitted,

/Robert S. Blasi/

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